WHAT IS CLAIMED IS:

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- 1. A semiconductor device comprising a substrate, a first dielectric film overlying said substrate, a pair of fuse terminals embedded in a surface portion of said first dielectric film, a second dielectric film formed on said first dielectric film and said fuse terminals, said second dielectric film having a pair of openings each exposing one of said fuse terminals, a fuse element formed on said second dielectric film and connected to said pair of fuse terminals through said openings.
- 2. The semiconductor device as defined in claim 1, wherein said fuse element is made of a refractive metal.
- 3. The semiconductor device as defined in claim 1, further comprising a plurality of top interconnect lines formed as a common layer with said fuse terminals.
- 4. The semiconductor device as defined in claim 1, wherein said fuse element is made of TiN film, stacked films including a TiN film and a Ti film or a TiW film.
- 5. The semiconductor device as defined in claim 1, wherein said fuse terminals are made of Al, Al alloy, Cu

or Cu alloy.

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- 6. A semiconductor device comprising a substrate, a first dielectric film overlying said substrate, a pair of fuse terminals embedded in a surface portion of said first dielectric film, a fuse element formed on said first dielectric film and connected to said pair of fuse terminals.
- 7. The semiconductor device as defined in claim 6, further comprising a plurality of top interconnect lines each having a line body formed as a common layer with said fuse terminals and a protective film formed on said line body as a common layer with said fuse element.
- 8. The semiconductor device as defined in claim 6, further comprising a plurality of electrode pads each having a pad body formed as a common layer with said fuse terminals and a protective film formed on said pad body as a common layer with said fuse element.
- 9. The semiconductor device as defined in claim 7, further comprising a second dielectric film formed on said first dielectric film and having a plurality of openings each exposing one of said electrode pads.

- 10. The semiconductor device as defined in claim 9, wherein said fuse element is made of TiN film, stacked films including a TiN film and a Ti film or a TiW film.
- 11. The semiconductor device as defined in claim 9, wherein said fuse terminals are made of Al, Al alloy, Cu or Cu alloy.
- A method for forming a semiconductor device 12. comprising the steps of forming a first dielectric film substrate, embedding a plurality of overlying a interconnect lines and a pair of fuse terminals in a surface portion of said first dielectric film, forming a second dielectric film on said first dielectric film. interconnect lines and said fuse terminals, selectively etching said second dielectric film to form a pair of openings each exposing one of said fuse terminals, forming a refractive metal film on said second dielectric film and said fuse terminals exposed by said opening, and patterning said refractive metal film to form a fuse element electrically connecting said fuse terminals together.

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13. A method for forming a semiconductor device

comprising the steps of forming a first dielectric film overlying a substrate, embedding a plurality of interconnect lines and a pair of fuse terminals in a surface portion of said first dielectric film, forming a refractive metal film on said first dielectric film, said interconnect lines and said fuse terminals, and patterning said refractive metal film to form a fuse element electrically connecting said fuse terminals together and a plurality of protective films each formed on one of said interconnect lines.

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14. The method as defined in claim 13, wherein said embedding step forms additionally a plurality of electrode pads, said refractive metal film forming step forms said refractive metal film on said electrode pads, and said patterning step forms a plurality of protective films each on one of said electrode pads.